

TCNB FINANCIAL CORP.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 2833127	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$122	\$114	-6.7%		
Loans	\$78	\$71	-8.2%		
Construction & development	\$4	\$3	-17.2%		
Closed-end 1-4 family residential	\$12	\$12	-1.5%		
Home equity	\$4	\$3	-5.3%		
Credit card	\$0	\$0			
Other consumer	\$9	\$7	-12.3%		
Commercial & Industrial	\$20	\$16	-19.7%		
Commercial real estate	\$28	\$28	-0.9%		
Unused commitments	\$7	\$6	-4.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$19	\$14	-29.3%		
Cash & balances due	\$4	\$25	562.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$112	\$105	-6.3%		
Deposits	\$112	\$105	-6.2%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$10	\$9	-10.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	7.8%	--		
Tier 1 risk based capital ratio	12.0%	12.0%	--		
Total risk based capital ratio	13.3%	13.2%	--		
Return on equity ¹	7.6%	4.9%	--		
Return on assets ¹	0.6%	0.4%	--		
Net interest margin ¹	3.9%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	141.2%	192.8%	--		
Loss provision to net charge-offs (qtr)	165.7%	70.2%	--		
Net charge-offs to average loans and leases ¹	0.9%	2.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.1%	0.0%	1.3%	0.2%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.4%	0.1%	1.7%	--
Commercial real estate	2.4%	2.0%	0.0%	0.4%	--
Total loans	1.0%	0.9%	0.2%	0.6%	--